

COMPANY NAME

## IMPORTANT NOTICE FOR GROUP MEMBERS ABOUT MEDICARE SUPPLEMENT INSURANCE

By law, our company is required to offer you a medicare supplement insurance policy which pays some of the expenses medicare does not pay. The attached outline of coverage briefly describes the benefits medicare will pay and what this policy would pay.

This medicare supplement policy contains no exclusions for pre-existing medical conditions. That means that even if you had a health problem before you applied for the coverage, the policy will cover you for any expenses related to that problem, beginning the date the policy is issued.

PEOPLE IN THESE CATEGORIES ARE ELIGIBLE FOR THIS POLICY THAT COVERS PRE-EXISTING MEDICAL CONDITIONS RIGHT AWAY:

1. You or your spouse will no longer be covered under the group insurance policy because you are eligible for medicare.

If you are in this category, you must apply for this medicare supplement policy from 90 days before to 90 days after the month you become eligible for medicare. Within this period of time, you can shop around for similar coverage from other insurance companies. There is one exception. If you are in the hospital at the time you apply for a policy or have been told by a doctor that you will be hospitalized within 30 days, other companies may refuse to cover you until the day you are discharged from the hospital. Our company is required to offer you the coverage right away, even if you are in the hospital or know you will be going into the hospital within 30 days.

2. You or your spouse were still covered by the group after you became eligible for medicare, but you will be losing your group coverage soon.

You have 180 days after you lose coverage under the group policy to apply for a medicare supplement policy from us or from another company. But if you are in the hospital when you apply or have been told you must go into the hospital within 30 days, other companies may refuse coverage until the day you are discharged. Our company is required to offer you the coverage right away.

3. You or your spouse are 60 years of age or older at the time you lose your coverage under a group policy.

When you become eligible for medicare, you can apply for a medicare supplement policy from us beginning 90 days before to 90 days after the month in which you or your spouse becomes eligible for medicare. Other companies are not required to offer you a policy that covers pre-existing conditions right away.

## WHAT IF YOU DECIDE NOT TO APPLY FOR THIS POLICY?

If you decide you do not want to apply for this medicare supplement policy during the eligibility period, you can apply for one later from our company or from another health insurance company. However, if you wait, the policy may contain a six month waiting period before pre-existing medical conditions are covered. A pre-existing condition means a condition for which medical advice was given by or treatment received from a physician within 6 months before the date coverage began.